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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Alan Kay, et al.
Serial No.: 09/626,838
Filing Date: July 27, 2000
For: SYSTEM AND METHOD OF TRADE CREDIT
SETTLEMENT
Examiner: To Be Assigned
Art Unit:

Honorable Assistant Commissioner of Patents
Washington, DC 20231

INFORMATION DISCLOSURE STATEMENT

S I R:

Pursuant to 37 C.F. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)).

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

Date: 1/17/01

Respectfully submitted,

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EXPRESS MAIL CERTIFICATE

"Express Mail" mailing label number: EL 507836542US

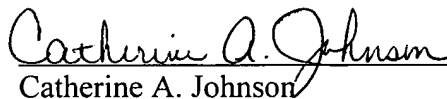
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Type of Document(s): Information Disclosure Statement;
Form PTO-1449, Information Disclosure
Statement by Applicant(s) with cited
references; and
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Serial No.: 09/626,838

Date Filed: July 27, 2000

I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231.


Catherine A. Johnson